

**Information to identify the case:**

Debtor 1	<u>Dena Bonfonti</u>	Social Security number or ITIN	xxx-xx-9566
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-20299-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dena Bonfonti

10/10/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dena Bonfonti  
Debtor

Case No. 18-20299-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Oct 10, 2023

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

Recip ID	Recipient Name and Address
db	+ Dena Bonfonti, 24 Chambord Court, Hamilton, NJ 08619-4703
cr	+ Society Hill at Hamilton II Condominium Associatio, McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517544607	Francis McGovern, Esquire, 85 Carolier Lane, North Brunswick, NJ 08902
517544610	# MEM Property Management, 3 Executive Drive 350, Somerset, NJ 08873-4007
517544611	+ Phelan, Hallinan, Diamond & Jones PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517544614	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Dept of Treasury Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187
517544613	Society Hill at Hamilton II, C/O MEM Proptert Management Group, P.O. Box 105007, Atlanta, GA 30348-5007
517598649	+ Society Hill at Hamilton II Condominium Assoc, c/o McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
517680933	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
517544616	State of New Jersey, Automobile Insurance Surcharge, PO Box 4850, Trenton, NJ 08650-4850
517631325	+ Wells Fargo Bank, N.A. Default Document Processing, MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 10 2023 22:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 10 2023 22:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517544605	Email/Text: VWBKNotices@nationalbankruptcy.com	Oct 10 2023 22:54:00	Audi Financial Services, PO Box 5215, Carol Stream, IL 60197-5215
517544606	EDI: BANKAMER.COM	Oct 11 2023 02:35:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517646922	+ EDI: BANKAMER2.COM	Oct 11 2023 02:35:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517544608	EDI: IRS.COM	Oct 11 2023 02:35:00	Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
517584352	+ Email/Text: joey@rmscollect.com	Oct 10 2023 22:56:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
517544612	Email/Text: joey@rmscollect.com	Oct 10 2023 22:56:00	Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
517544615	^ MEBN	Oct 10 2023 22:53:55	State of New Jersey, Automobile Insurance

District/off: 0312-3

User: admin

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517544617	EDI: RMSC.COM	Oct 11 2023 02:35:00	Surcharge, PO Box 1502, Moorestown, NJ 08057-9704
517648680	+ EDI: AIS.COM	Oct 11 2023 02:35:00	Synchrony Bank, ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
517602240	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Oct 11 2023 02:35:00	Synchrony Bank, Attn: Bankruptcy Department, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517544619	EDI: RMSC.COM	Oct 10 2023 22:54:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517544620	+ EDI: WFFC2	Oct 11 2023 02:35:00	Walmart Mastercard/SYNCB, P.O. Box 960024, Orlando, FL 32896-0024
517544622	EDI: WFFC.COM	Oct 11 2023 02:35:00	Wells Fargo, 1 Home Campus, Des Moines, IA 50328-0001
517669813	Email/PDF: bncnotices@becket-lee.com	Oct 11 2023 02:35:00	Wells Fargo Bank, NA, MAC N9777-12, PO Box 5169, Sioux Falls, SD 57117-5169
		Oct 10 2023 23:04:43	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 16			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517544609	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
517544621	*+	Wells Fargo, 1 Home Campus, Des Moines, IA 50328-0001
517643850	*+	Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis J. McGovern, Jr.	on behalf of Creditor Society Hill at Hamilton II Condominium Association Inc. collections@theassociationlawyers.com

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Kevin C. Fayette

on behalf of Debtor Dena Bonfonti kfayette@kevinfayette.com

Kevin Gordon McDonald

on behalf of Creditor VW Credit Leasing Ltd kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Matthew K. Fissel

on behalf of Creditor WELLS FARGO BANK N.A. wbecf@brockandscott.com, matthew.fissel@brockandscott.com

Melissa A Volet, I

on behalf of Creditor Society Hill at Hamilton II Condominium Association Inc. mvolet@stark-stark.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8